



Order Filed on December 4, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

49763

Morton & Craig LLC

John R. Morton, Jr., Esq.

110 Marter Avenue

Suite 301

Moorestown, NJ 08057

856-866-0100

Attorneys for American Honda Finance Corporation

In Re:

STEVEN W. STAGNITTO

Case No.: 18-27904

Adv. No.:

Hearing Date: 10-10-19

Judge: JKS

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: December 4, 2019**

A handwritten signature in dark ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

**Steven W. Stagnitto**

**18-27904(JKS)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for American Honda Finance Corporation, with the appearance of Ralph Ferro, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That American Honda Finance Corporation is the holder of a first purchase money security interest encumbering a 2018 Honda Civic bearing serial number 2HGFC2F76JH577700 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing, the debtor's loan with Honda was \$529.54 in arrears. To cure arrears, the debtor shall make cure payments to Honda of \$516.28 a month for three consecutive months beginning 10-16-19. If the debtor fails to make any cure payment for a period of 30 days after it falls due, American Honda Finance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. After curing arrears, the debtors shall make all contractual payments when due, being the 16<sup>th</sup> day of each month. If the debtor fails to make that payment for a period of 30 days after it falls due, American Honda Finance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. American Honda Finance Corporation shall be listed as loss payee. In the event of a lapse of insurance for any period of time without intervening coverage, American Honda Finance Corporation shall receive stay relief by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
5. The debtor shall pay to American Honda Finance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Steven W. Stagnitto  
Debtor

Case No. 18-27904-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db +Steven W. Stagnitto, 17 Sanders Place, Butler, NJ 07405-1211

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
NJ\_ECF\_Notices@mccalla.com  
Phillip Andrew Raymond on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
phillip.raymond@mccalla.com  
Ralph A Ferro, Jr on behalf of Debtor Steven W. Stagnitto ralphferrojr@msn.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8